



Roger A. Seigny
Commissioner

The State of New Hampshire
Insurance Department
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APPENDIX C

ALTERNATIVE SAFE HARBOR FORM FOR RENEWAL RATE DISCLOSURES

A	Last Year's Health Coverage Plan Rate	429.00	Required
B	Adjustment due to Group Characteristics and Rating Factors	-29.00	Required
C	Last Year's Premium Rate	=400.00	Required
D	Increase in Health Coverage Plan Rate due to Trend	+42.90	Required
E	This year's Health Coverage Plan Rate (A+D)	=471.90	Required
F	Adjustment due to Group Characteristics and Rating Factors	+104.87	Required
G	Unadjusted Renewal Single Premium Rate (E+F)	=576.77	Required
H	Group Characteristics and Rating Factors Increase not allowed by Cap (20% cap)	-48.77	Required 2006 only
I	This year's premium rate (G-H)	=528.00	Required 2006 only

These numbers are based on the same hypothetical used for Appendix A.

Row identifiers should be adjusted to reflect the rows being shown, including those shown as formulae. Carriers may modify row labels to better fit the disclosure. For example, row G for renewal quotes provided after 2006 might be labeled 'Single Premium Rate' or 'This year's Premium Rate', while rows H and I would not be shown.